

### ABSTRACT OF THE DISCLOSURE

A system and method are provided for managing consumer information, which permit sharing of consumer information in a controlled manner. In accordance with the disclosed system, at least one database is provided that contains consumer information related to at least one user. An administrative agent is also provided for establishing access to the consumer information contained in the database based on preferences expressed by the user. The system also includes a licensing agent for setting at least one licensing fee schedule for each user based on a set of licensing rules, and a payment agent for paying each user. In accordance with a disclosed method, a database is created of consumer information related to at least one user and access to the consumer information contained in the database is established based on each user's preferences. The method also includes setting a licensing fee schedule based on a set of licensing rules and paying the customer based on a set of payment rules.